

# EXHIBIT 1



**Amy S. Ku**  
VP, Sr. Regional Mortgage Lending Manager  
Northern California

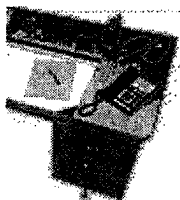
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**Philip Wong**  
Sr. Retail Mortgage Lending Consultant

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# EXHIBIT 2



Amy S Ku/HBUS/HSBC

05/31/2007 12:38 PM

To leah.b.guttilla@us.hsbc.com@HSBC, Philip G  
Wong/HBUS/HSBC@HSBC, Abby Ho/HBUS/HSBC@HSBC,  
Vu H Quach/HBUS/HSBC@HSBC

cc

Subject N. Cal Branch Schedule - June 07.

Hi Team,

Attached is the June branch schedule. As you are all aware, while you are not required to be at your assigned branch for any set time during the day, or week, or month, you are required to provide the best support possible to establish and build relationships with our Branch partners.

As Loan Originators, your focus needs to be on relationship building, as described by our High Trust sales model, which will lead more applications and more fundings. The freedom your position allows, to set your own schedule and seek out business from any avenue, while providing Branch support, should allow you to maximize our primary referral source while driving higher production levels.

If you need any assistance, Leah and I will be available to help!  
Go get the business!  
Let June be the month to hit our highest funding record!

Thanks!



June 07 Branch Calendar.doc

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**MORT001327**

# Loan Officer Branch Schedule - June 2007

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Vu Cupertino: Abbv	2 Cupertino: Abby by appt. Oakland/Irving: Phil by appt.
3	4 Montgomery: Leah Irving: Philip Oakland: contact Amy Fremont/Warm Springs: contact Abby Palo Alto: contact Amy Cupertino: Vu	5 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: Contact Amy Palo Alto: Vu Cupertino: contact Abbv	6 Montgomery: Phil Irving: contact Phil Oakland: contact Amy Fremont/Warm Springs: contact Amy Palo Alto: contact Amy Cupertino: Abbv	7 Montgomery: Abby Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Amy Cupertino: Vu	8 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Vu Cupertino: Abbv	9 Cupertino: Abby by appt. Oakland/Irving: Phil by appt.
10	11 Montgomery: Leah Irving: Philip Oakland: contact Amy Fremont/Warm Springs: contact Abby Palo Alto: contact Amy Cupertino: Vu	12 <b>Staff Meeting</b> Contact your regularly scheduled LO	13 Montgomery: Phil Irving: contact Phil Oakland: contact Amy Fremont/Warm Springs: contact Amy Palo Alto: contact Amy Cupertino: Abbv	14 Montgomery: Abby Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Amy Cupertino: Vu	15 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Vu Cupertino: Abbv	16 Cupertino: Abby by appt. Oakland/Irving: Phil by appt.
17	18 Montgomery: Leah Irving: Philip Oakland: contact Amy Fremont/Warm Springs: contact Abby Palo Alto: contact Amy Cupertino: Vu	19 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: Contact Amy Palo Alto: Vu Cupertino: contact Abbv	20 Montgomery: Phil Irving: contact Phil Oakland: contact Amy Fremont/Warm Springs: contact Amy Palo Alto: contact Amy Cupertino: Abbv	21 Montgomery: Abby Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Amy Cupertino: Vu	22 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Vu Cupertino: Abbv	23 Cupertino: Abby by appt. Oakland/Irving: Phil by appt.
24	25 Montgomery: Leah Irving: Philip Oakland: contact Amy Fremont/Warm Springs: contact Abby Palo Alto: contact Amy Cupertino: Vu	26 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: Contact Amy Palo Alto: Vu Cupertino: contact Abbv	27 Montgomery: Phil Irving: contact Phil Oakland: contact Amy Fremont/Warm Springs: contact Amy Palo Alto: contact Amy Cupertino: Abbv	28 Montgomery: Abby Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Amy Cupertino: Vu	29 Montgomery: Leah Irving: contact Amy Oakland: Philip Fremont/Warm Springs: contact Amy Palo Alto: Vu Cupertino: Abbv	30 Cupertino: Abby by appt. Oakland/Irving: Phil by appt.

MORT001328

# EXHIBIT 3

Amy S Ku/HBUS/HSBC  
01/02/2007 03:53 PM

To Philip G Wong/HBUS/HSBC@HSBC, Frederic Y  
Chaussey/HBUS/HSBC@HSBC, Abby  
Ho/HBUS/HSBC@HSBC  
cc leah.b.gutilla@us.hsbc.com@HSBC

bcc

Subject Attendance and Punctuality.

Hi Team,

During the last team meeting on 12-18-06, I have addressed the importance of punctual branch attendance and report submission.

We are mortgage professionals and we are obligated to be punctual and committed to our own schedule. When there is a form, training or report due, we are expected to comply. In occasion that you cannot meet the above expectations, I should be notified in advance so that we can work on an alternative solution.

Effective Jan 3rd 2007, each staff is given 2 Free Passes for the year 2007 ( 2 "get out of trouble" tokens ) that can be applied for minor tardiness in attendance, reports, etc.

The 3rd strike will result in an official write up.

As mentioned in team meeting and conference calls, when you need to change your branch schedule, you simply need to email your branch staff and cc me with an explanation. This is the minimal expectation of a professional.

In case you are overwhelmed with production and thus foresee being late in report, training, etc, you are obligated to notify me in advance.

The 2007 branch compensation model expects all bank staff to refer mortgage to us. Therefore, bank staff expects us to be physically at the branch as scheduled. Every month each LO is given the chance to submit a wish list in regards to the branch schedule and I will try my best to satisfy your wish.

I hope that no LO will be using the Free Pass in 2007 because after all, like you have heard before, if your are committed to HSBC and thrive to succeed in this business, you should treat your clients, bank staff, operation staff, Leah and me the same way as how you want to be treated.

Thank you for your cooperation!

Amy S. Ku  
Retail Sales Manager, Northern California Region  
HSBC Mortgage Corporation (USA)  
amy.s.ku@us.hsbc.com  
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# EXHIBIT 4

the **Voice** for employees

November 2, 2007

**REDACTED**

HSBC - CA

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**RE: Alleged Wage & Hour Violations by HSBC**

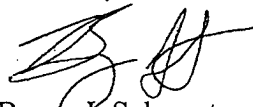
Dear :

This letter is to inform you that we recently sued HSBC on behalf of employees who allege they were not provided compensation for overtime, meal and rest breaks. Our law firm, Nichols Kaster & Anderson, handles a wide variety of nationwide lawsuits against corporations that unlawfully deny their employees overtime compensation.

As a current or former employee of HSBC you may be eligible to make a claim if you worked over 40 hours per week and did not receive overtime pay or if you were denied (without additional compensation) uninterrupted 30-minute lunch periods and two 10-minute rest breaks daily. **If you would like to make a claim for denied pay, please return the enclosed consent form and declaration promptly.**

If you or anyone you know would like more information about our case against HSBC regarding deprived overtime and meal/rest periods, please contact my clerk, Lucas Kaster, toll-free at (877) 777-0622 or by email at [lkaster@nka.com](mailto:lkaster@nka.com) as soon as possible. Thank you.

Sincerely,



Bryan J. Schwartz  
Attorney at Law

Encl.

**THIS LETTER COMPLIES WITH ALL APPLICABLE STATE RULES OF PROFESSIONAL CONDUCT**